

Application No. 09/665,919

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AUG 30 2006IN THE CLAIMS

Please amend the claims as follows.

1 Claims 1-30 (Canceled).

1 Claims 31-37 (Previously canceled).

1 Claims 38-72 (Canceled).

1 73. (New) A method for executing a financial transaction, comprising:
2 in a first part of the transaction, a third-party financial management system
3 executing a debit transaction with a first financial institution;
4 the third-party system holding the funds from the debit transaction in an
5 intermediate account owned by the third-party system at a third financial institution;
6 and
7 in a second part of the transaction, the third-party system executing a credit
8 transaction with a second financial institution to deposit the funds in an account at the
9 second financial institution.

1 74. (New) The method of claim 73, wherein the first account and the
2 second account are commonly owned.

1 75. (New) The method of claim 73, wherein the financial transaction
2 comprises:
3 opening a new account at the second financial institutions; and
4 funding the new account with the funds from the debit transaction.

1 76. (New) A method for executing a funds transfer in response to a user
2 input, the method comprising:

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3 in a first transaction, a third-party financial management system executing a
4 debit transaction with a first financial institution, comprising withdrawing funds from a
5 first account owned by the user at the first financial institution;
6 the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system; and
8 in a second transaction, the third-party system executing a credit transaction
9 with a second financial institution, comprising depositing the funds in a second account
10 owned by the user at the second financial institution.

1 77. (New) A method for executing a funds transfer in response to a user
2 input, the method comprising:
3 in a first transaction, a third-party financial management system executing a
4 debit transaction with a first financial institution, comprising withdrawing funds from a
5 first account owned by the user at the first financial institution;
6 the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system; and
8 in a second transaction, the third-party system executing a credit transaction
9 with a second financial institution, comprising depositing the funds in a second account
10 at the second financial institution, wherein the second account is owned by someone
11 other than the user.

1 78. (New) A method for executing financial transactions, the method
2 comprising:
3 a financial management system maintaining customer information for a
4 plurality of customers, the customer information for each of the plurality of customers
5 comprising,
6 customer identification information; and
7 account identification information for each of a plurality of customer
8 accounts at each of the plurality of financial institutions;

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9 a customer communicating with the financial management system to initiate a
10 financial transaction involving at least two different financial institutions of the
11 plurality of financial institutions; and
12 the financial management system executing the financial transaction,
13 comprising,
14 in a first part of the financial transaction, a third-party financial
15 management system executing a debit transaction with a first financial institution;
16 the third-party system holding the funds from the debit transaction in an
17 intermediate account owned by the third-party system at a third financial institution;
18 and
19 in a second part of the financial transaction, the third-party system
20 executing a credit transaction with a second financial institution to deposit the funds in
21 an account at the second financial institution.

1 79. (New) The method of claim 78, further comprising the financial
2 management system updating the customer information after executing the financial
3 transaction.

1 80. (New) The method of claim 78, further comprising the financial
2 management system maintaining financial institution information for each of a
3 plurality of financial institutions, the financial institution information for each of the
4 plurality of financial institutions comprising:
5 financial institution identification information;
6 American Banking Association information;
7 routing information;
8 account offering information;
9 personal access number (PAN); and
10 account interest rate information.

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1 81. (New) The method of claim 80, wherein the customer information for
2 each of the plurality of customers further comprises active accounts and account
3 balances, and wherein the method further comprises:
4 the financial management system analyzing active accounts for a customer,
5 comprising determining whether there is a more favorable allocation of at least one of
6 assets and debts for the customer;
7 the financial management system making a recommendation to the customer
8 based on the analysis; and
9 receiving an instruction from the user to automatically execute the
10 recommendation.

1 82. (New) The method of claim 81, wherein the customer information for
2 each of the plurality of customers further comprises customer preferences, the customer
3 preferences comprising:
4 requirements for one or more of the plurality of customer accounts at each of
5 the plurality of financial institutions, comprising a minimum balance and a maximum
6 balance, and a maximum number of transactions per time period;
7 a manner in which accounts should be analyzed by the financial management
8 system; and
9 types of recommendations the customer prefers to receive from the financial
10 management system.

1 83. (New) The method of claim 81, further comprising the financial
2 management system:
3 automatically determining one or more transactions to be executed in order to
4 comply with the customer preferences; and
5 automatically executing the one or more transactions.

1 84. (New) A financial management system, comprising,
2 at least one interface coupling the financial management system with a plurality
3 of financial institutions; and

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4 at least one user interface for receiving user input to initiate financial
5 transactions, wherein in response to user input, the financial management system is
6 configured to,
7 communicate with a first one of the plurality of financial institutions to
8 execute a debit transaction, comprising withdrawing funds from a first account owned
9 by the user at the first financial institution;
10 hold the funds from the debit transaction in an intermediate account
11 owned by the financial management system; and
12 communicate with a second one of the plurality of financial institutions
13 to execute a credit transaction comprising depositing the funds in a second account
14 owned by the user at the second financial institution.

1 85. (New) The system of claim 84, wherein the at least one interface is
2 coupled to at least one of a group selected from:
3 at least one of the plurality of financial institutions directly;
4 a payment processor that is coupled to at least one of the plurality of financial
5 institutions directly; and
6 at least one payment network.

1 86. (New) The system of claim 85, wherein the at least one payment
2 network comprises:
3 one payment network with which the financial management system
4 communicates to execute a debit portion of the financial transaction; and
5 another payment network with which the financial management system
6 communicates to execute a credit portion of the financial transaction.

1 87. (New) A computer-readable medium storing instructions which, when
2 executed by a processor, cause a system to perform a method for executing a financial
3 transaction, the method comprising:
4 in a first part of the transaction, a third-party financial management system
5 executing a debit transaction with a first financial institution;

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6 the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system at a third financial institution;
8 and
9 in a second part of the transaction, the third-party system executing a credit
10 transaction with a second financial institution to deposit the funds in an account at the
11 second financial institution.

1 88. (New) The computer-readable medium of claim 87, wherein the first
2 account and the second account are commonly owned.

1 89. (New) The computer-readable medium of claim 87, wherein the
2 financial transaction comprises:
3 opening a new account at the second financial institutions; and
4 funding the new account with the funds from the debit transaction.